

**UNITED STATES DISTRICT COURT  
WESTERN DISTRICT OF WASHINGTON  
AT SEATTLE**

IVY LITTLE-CADMAN, ) Case No.  
Plaintiff, )  
vs. ) COMPLAINT FOR VIOLATION  
VEGALO, LLC, DBA FRONTIER)  
FINANCIAL GROUP, INC, AKA)  
FFG & ASSOCIATES AND)  
MARTIN G. MAZZARA, )  
Defendants. )

## NATURE OF ACTION

1. This is an action brought under the Fair Debt Collection Practices Act (“FDCPA”), 15 U.S.C. § 1692 *et seq.*, and the Telephone Consumer Protection Act (“TCPA”), 47 U.S.C. § 227.

#### JURISDICTION AND VENUE

2. This Court has jurisdiction under 15 U.S.C. § 1692k(d), 47 U.S.C. §

**COMPLAINT FOR VIOLATIONS OF THE FAIR  
DEBT COLLECTION PRACTICES ACT-1**

WEISBERG & MEYERS, LLC  
3877 N. Deer Lake Rd.  
Loon Lake, WA 99148  
509-232-1882  
866-565-1327 facsimile  
[jrobbins@AttorneysForConsumers.com](mailto:jrobbins@AttorneysForConsumers.com)

227(b)(3), 28 U.S.C. § 1331, and 28 U.S.C. § 1367(a).

3. Venue is proper before this Court pursuant to 28 U.S.C. §1391(b), where the acts and transactions giving rise to Plaintiff's action occurred in this State and this district, where Plaintiff resides in this State and this district, and where Defendants transact business in this State and this district.

## PARTIES

4. Plaintiff, Ivy Little-Cadman (“Plaintiff”), is a natural person who at all relevant times resided in the State of Washington, County of Whatcom, and City of Ferndale.

5. Plaintiff is a “consumer” as defined by 15 U.S.C. § 1692a(3).

6. Defendant, Vegalo, LLC, dba Frontier Financial Group, Inc, aka FFG & Associates (“Vegalo”) is an entity who at all relevant times was engaged, by use of the mails and telephone, in the business of attempting to collect a “debt” from Plaintiff, as defined by 15 U.S.C. §1692a(5).

7. Defendant, Martin G. Mazzara ("Mazzara") is an individual who at all relevant times was engaged, by use of the mails and telephone, in the business of attempting to collect a "debt" from Plaintiff, as defined by 15 U.S.C. §1692a(5).

8. "Employees can be held personally liable under the FDCPA."

1       *Robinson v. Managed Accounts Receivable Corp.*, 654 F. Supp. 2d 1051, 1059  
 2 (C.D. Cal. 2009); see *Schwarm v. Craighead*, 552 F. Supp. 2d 1056, 1070-71  
 3 (E.D. Cal. 2008).

5       9. Furthermore, “most district courts that have addressed the issue have  
 6 held that the corporate structure does not insulate shareholders, officers, or  
 7 directors from personal liability under the FDCPA.” *Schwarm v. Craighead*, 552  
 8 F. Supp. 2d 1056, 1070-71 (E.D. Cal. 2008); *see Kistner v. Law Offices of*  
 9 *Michael P. Margelefsky, L.L.C.*, 518 F.3d 433, 437-38 (6th Cir. 2008); *del Campo*  
 10 *v. Kennedy*, 491 F. Supp. 2d 891, 903 (N.D. Cal. 2006); *Brumbelow v. Law Offices*  
 11 *of Bennett & Deloney, P.C.*, 372 F. Supp. 2d 615, 618-21 (D. Utah 2005);  
 12 *Albanese v. Portnoff Law Assocs., Ltd.*, 301 F. Supp. 2d 389, 400 (E.D. Pa. 2004);  
 13 *Musso v. Seiders*, 194 F.R.D. 43, 46-47 (D. Conn. 1999); *Brink v. First Credit*  
 14 *Res.*, 57 F. Supp. 2d 848, 861-62 (D. Ariz. 1999); *Pikes v. Riddle*, 38 F. Supp. 2d  
 15 639, 640 (N.D. Ill. 1998); *Ditty v. CheckRite, Ltd.*, 973 F. Supp. 1320, 1337-38  
 16 (D. Utah 1997); *Newman v. Checkrite Cal., Inc.*, 912 F. Supp. 1354, 1372 (E.D.  
 17 Cal. 1995); *Teng v. Metro. Retail Recovery Inc.*, 851 F. Supp. 61, 67 (E.D. N.Y.  
 18 1994).

25     10. Vegalo, LLC, dba Frontier Financial Group, Inc, aka FFG &  
 26 Associates and Martin G. Mazzara (“Defendants”) are “debt collectors” as  
 27

1 defined by 15 U.S.C. § 1692a(6).  
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## FACTUAL ALLEGATIONS

4  
5 11. Plaintiff is a natural person obligated, or allegedly obligated, to pay a  
6 debt owed or due, or asserted to be owed or due a creditor other than Defendants.  
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9 12. Plaintiff's obligation, or alleged obligation, owed or due, or asserted  
10 to be owed or due a creditor other than Defendants, arise from a transaction in  
11 which the money, property, insurance, or services that are the subject of the  
12 transaction were incurred primarily for personal, family, or household purposes.

13 13. Defendants use instrumentalities of interstate commerce or the mails  
14 in a business the principal purpose of which is the collection of any debts, and/or  
15 regularly collects or attempts to collect, directly or indirectly, debts owed or due,  
16 or asserted to be owed or due another.  
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19 14. Within one (1) year preceding the date of this Complaint, Defendants  
20 made and/or placed a telephone call to Plaintiff's cellular telephone number, in  
21 effort to collect from Plaintiff an obligation, or alleged obligation, owed or due,  
22 or asserted to be owed or due a creditor other than Defendants.  
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25 15. Within one (1) year preceding the date of this Complaint, Defendants  
26 willfully and knowingly utilized an automatic telephone dialing system to make  
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1 and/or place a telephone call to Plaintiff's cellular telephone number, in effort to  
2 collect from Plaintiff an obligation, or alleged obligation, owed or due, or asserted  
3 to be owed or due a creditor other than Defendants.

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5 16. Defendants placed a call to Plaintiff's cellular telephone on October  
6 18, 2010 @ 9:24 A.M., and at such time, failed to notify Plaintiff that the  
7 communication was from a debt collector. During the course of the phone call  
8 Defendants falsely represented that Plaintiff was being contacted about a check  
9 Plaintiff wrote and needed to contact Defendants for "security purposes." (15  
10 U.S.C. § 1692e(10), 1692e(11)).  
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#### 13 14 **15 U.S.C. §1692(e)(11)**

15 17. The FDCPA at section 1692e(11) provides:  
16  
18 A debt collector may not use any false, deceptive, or  
19 misleading representation or means in connection with  
20 the collection of any debt. Without limiting the general  
21 application of the foregoing, the following conduct is a  
22 violation of this section:  
23  
24 \* \* \*

25 (11) The failure to disclose in the initial written  
26 communication with the consumer and, in addition, if  
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1 the initial communication with the consumer is oral, in  
2 that initial oral communication, that the debt collector is  
3 attempting to collect a debt and that any information  
4 obtained will be used for that purpose, and the failure to  
5 disclose in subsequent communications that the  
6 communication is from a debt collector, except that this  
7 paragraph shall not apply to a formal pleading made in  
8 connection with a legal action.

12 15 U.S.C. §1692e(11).  
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14 18. “The provisions of the FDCPA are clear that in initial or subsequent  
15 communications, it must be disclosed that the communication is from a debt  
16 collector.” *Drossin v. Nat'l Action Financial Services, Inc.*, 641 F. Supp. 2d  
17 1314, 1319 (S.D. Fla. 2009).

19 19. “A collection agent must follow the disclosure requirement of  
20 identifying himself as a debt collector in all communications.” *Masciarelli v.*  
21 *Richard J. Boudreau & Associates, LLC*, 529 F. Supp. 2d 183, 186 (D. Mass.  
22 2007); *Winberry v. United Collection Bureau, Inc.*, 692 F. Supp. 2d 1279, 1292  
23 (M.D. Ala. 2010) (“This court is persuaded that the plain language of the statute  
24 as it now reads, having been amended, requires a debt collector to identify in  
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1 subsequent communications that he is a debt collector"); *Pipiles v. Credit Bureau*  
 2 of Lockport, 886 F. 2d 22, 26 (2d Cir. 1989) ("[W]e must now address the  
 3 question left open in Emanuel and determine whether the Notice, a follow-up  
 4 communication, was also required to comply. We hold that it was, and therefore  
 5 rule that Pipiles has established a violation of section 1692e(11)."); *Frey v.*  
 6 *Gangwish*, 970 F. 2d 1516, 1520 (6th Cir. 1992) ("follow-up communications are  
 7 subject to the disclosure requirements of section 1692e(11)"); *Carroll v. Wolpoff*  
 8 & Abramson, 961 F. 2d 459, 461 (4th Cir. 1992), cert. denied, 113 S. Ct. 298  
 9 (1992) (holding that follow-up notices are subject to the disclosure requirements  
 10 of section 1692e(11)); *Dutton v. Wolpoff & Abramson*, 5 F. 3d 649, 654 (3d Cir.  
 11 1993) (rejecting Pressley because it "changes the clear and unambiguous  
 12 language 'all communications' and substitutes the more limited phrase 'some  
 13 communications.'")

19           20. Voice messages from debt collectors to debtors are  
 20 "communications" regardless of whether a debt is mentioned in the message.  
 21 *Hutton v. C.B. Accounts, Inc.*, 2010 WL 3021904, 2-3 (C.D. Cal. 2010) ("[A] debt  
 22 collector's failure to identify itself as such in initial and subsequent  
 23 communications, be they oral or written, with a debtor is a violation of the  
 24 FDCPA."); *Savage v. NIC, Inc.*, 2009 WL 2259726, \*3 (D. Ariz. 2009) ("the  
 25

Court finds that leaving a phone message constitutes the placement of a telephone call under § 1692d(6)."); *Berg v. Merchants Assoc. Collection Div., Inc.*, 586 F. Supp. 2d 1336, 1340-1341 (S.D. Fla. 2008) ("Although debt collectors are to refrain from mentioning the debt when communicating with third parties, they must indicate to the consumer their identity, that the debt collector is attempting to collect a debt, and that any information obtained would be used for that purpose.") (citing *Belin v. Litton Loan Servicing, LP*, 2006 WL 1992410 \*4 (M.D. Fla. 2006) (("[M]essages left on answering machines that did not directly convey information about a debt were still communications under the FDCPA, because they conveyed information about a debt indirectly, since the purpose of the message is to get the debtor to return the call to discuss the debt.")); *Foti v. NCO Fin. Sys.*, 424 F. Supp. 2d 643, 655-56 (S.D. N.Y. 2006) ("Thus, given the choice of language by Congress, the FDCPA should be interpreted to cover communications that convey, directly or indirectly, any information relating to a debt, and not just when the debt collector discloses specific information about the particular debt being collected.")); *Hosseinzadeh*, 387 F. Supp. 2d at 1115-16 ("[M]essages left by defendant on plaintiff's answering machine constitute "communications.") (citing FTC Staff Commentary on FDCPA, 53 Fed. Reg. 50103 (Dec. 13, 1988) (rejecting contentions that "contacts that do not explicitly

refer to the debt are not ‘communications’ and, hence, do not violate any provision where that term is not used” and concluding that some contacts that do not mention debt may refer to the debt “indirectly,” thereby constituting communications).

21. Defendants placed non-emergency calls to Plaintiff’s cellular telephone on such dates and times including, but not limited to, October 18, 2010 @ 9:24 A.M., without the prior express consent of Plaintiff, using an automatic telephone dialing system and/or an artificial or pre-recorded voice. (47 U.S.C. 227(b)(1)(A)(iii)).

22. Defendants’ actions constitute conduct highly offensive to a reasonable person.

**COUNT I  
DEFENDANT VEGALO**

23. Plaintiff repeats and re-alleges each and every allegation contained above.

24. Defendant violated the FDCPA as detailed above.

23 WHEREFORE, Plaintiff prays for relief and judgment, as follows:

- 25 a) Adjudging that Defendant violated the FDCPA;
- 26 b) Awarding Plaintiff statutory damages, pursuant to 15 U.S.C. §1692k,

in the amount of \$1,000.00;

- c) Awarding Plaintiff actual damages, pursuant to 15 U.S.C. §1692k;
- d) Awarding Plaintiff reasonable attorneys' fees and costs incurred in this action;
- e) Awarding Plaintiff any pre-judgment and post-judgment interest as may be allowed under the law;
- f) Awarding such other and further relief as the Court may deem just and proper.

**COUNT II**  
**DEFENDANT MAZZARA**

25. Plaintiff repeats and re-alleges each and every allegation contained above.

26. Defendant violated the FDCPA as detailed above.

WHEREFORE, Plaintiff prays for relief and judgment, as follows:

- g) Adjudging that Defendant violated the FDCPA;
- h) Awarding Plaintiff statutory damages, pursuant to 15 U.S.C. §1692k, in the amount of \$1,000.00;
- i) Awarding Plaintiff actual damages, pursuant to 15 U.S.C. §1692k;
- j) Awarding Plaintiff reasonable attorneys' fees and costs incurred in

this action;

- k) Awarding Plaintiff any pre-judgment and post-judgment interest as may be allowed under the law;
- l) Awarding such other and further relief as the Court may deem just and proper.

**COUNT III  
DEFENDANT VEGALO**

27. Plaintiff repeats and re-alleges each and every allegation contained above.

28. Defendant violated 47 U.S.C. § 227(b)(1)(A)(iii) by willfully and knowingly utilizing an automatic telephone dialing system to make and/or place a telephone call to Plaintiff's cellular telephone number.

WHEREFORE, Plaintiff prays for relief and judgment, as follows:

- a) Adjudging that Defendant violated 47 U.S.C. § 227(b)(1)(A)(iii);
- b) Awarding Plaintiff statutory damages, pursuant to 47 U.S.C. § 227(b)(3)(B), in the amount of \$500.00 per violation;
- c) Awarding Plaintiff statutory damages, pursuant to 47 U.S.C. § 227(b)(3)(C), in the amount of \$1,500.00 per violation;
- d) Awarding Plaintiff actual damages, pursuant to 47 U.S.C. §

1 227(b)(3)(B);  
2

3 e) Awarding Plaintiff reasonable attorneys' fees and costs incurred in  
4 this action;  
5 f) Awarding Plaintiff any pre-judgment and post-judgment interest as  
6 may be allowed under the law.  
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8 **TRIAL BY JURY**  
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10 Plaintiff is entitled to and hereby demands a trial by jury.  
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12 Respectfully submitted this 27th day of May, 2011.  
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14  
15 s/Jon N. Robbins  
16 Jon N. Robbins  
17 WEISBERG & MEYERS, LLC  
Attorney for Plaintiff  
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COMPLAINT FOR VIOLATIONS OF THE FAIR  
DEBT COLLECTION PRACTICES ACT-12

WEISBERG & MEYERS, LLC  
3877 N. Deer Lake Rd.  
Loon Lake ,WA 99148  
509-232-1882  
866-565-1327 facsimile  
jrobbins@AttorneysForConsumers.com